

Exhibit 18

Fast Answers

Day Trading

Day traders rapidly buy and sell stocks throughout the day in the hope that their stocks will continue climbing or falling in value for the seconds to minutes they own the stock, allowing them to lock in quick profits. Day trading is extremely risky and can result in substantial financial losses in a very short period of time. If you are a day trader, or are thinking about day trading, read our publication, [Day Trading: Your Dollars at Risk](#). We also have warnings and tips about online trading and day trading. For more information on day trading and the related FINRA margin rules, please read the SEC staff's investor bulletin "[Margin Rules for Day Trading](#)."

We have provided this information as a service to investors. It is neither a legal interpretation nor a statement of SEC policy. If you have questions concerning the meaning or application of a particular law or rule, please consult with an attorney who specializes in securities law.

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